

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
ERIE DIVISION**

In re:

ROBERT T. HAMMERLEE  
KAREN S. HAMMERLEE  
Debtor(s)

Case No. 13-10292TPA

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/04/2013.
- 2) The plan was confirmed on 05/15/2013.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 09/25/2013.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 03/28/2017.
- 6) Number of months from filing to last payment: 49.
- 7) Number of months case was pending: 53.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$69,606.79.
- 10) Amount of unsecured claims discharged without payment: \$63,869.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$88,452.48
Less amount refunded to debtor	\$705.16

**NET RECEIPTS:** **\$87,747.32**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,381.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,283.83
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$6,664.83**

Attorney fees paid and disclosed by debtor: \$319.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AES/PHEAA**	Unsecured	0.00	NA	NA	0.00	0.00
AES/PHEAA**	Unsecured	0.00	NA	NA	0.00	0.00
AES/PHEAA**	Unsecured	0.00	NA	NA	0.00	0.00
AES/PHEAA**	Unsecured	0.00	NA	NA	0.00	0.00
AES/PHEAA**	Unsecured	0.00	NA	NA	0.00	0.00
AES/PHEAA**	Unsecured	0.00	NA	NA	0.00	0.00
AES/PHEAA**	Unsecured	0.00	NA	NA	0.00	0.00
AES/PHEAA**	Unsecured	1,568.57	NA	NA	0.00	0.00
AES/PHEAA**	Unsecured	0.00	NA	NA	0.00	0.00
BANK OF AMERICA**	Unsecured	8,614.00	NA	NA	0.00	0.00
BANK OF AMERICA**	Unsecured	0.00	NA	NA	0.00	0.00
BENEFICIAL/HFC(*)	Unsecured	18,859.00	NA	NA	0.00	0.00
BERKHEIMER TAX ADMINISTRATOR	Unsecured	31.50	NA	NA	0.00	0.00
BERKHEIMER TAX ADMINISTRATOR	Unsecured	31.50	NA	NA	0.00	0.00
BERKHEIMER TAX ADMINISTRATOR	Unsecured	17.75	NA	NA	0.00	0.00
BON TON	Unsecured	0.00	NA	NA	0.00	0.00
BON TON	Unsecured	0.00	NA	NA	0.00	0.00
CALIBER HOME LOANS	Secured	109,849.00	122,957.48	0.00	43,043.00	0.00
CALIBER HOME LOANS	Secured	0.00	4,156.86	4,156.86	4,156.86	0.00
CALIBER HOME LOANS	Priority	0.00	1,065.14	1,065.14	1,065.14	0.00
CALIBER HOME LOANS	Priority	0.00	1,065.14	1,065.14	1,065.14	0.00
CAPITAL ONE(*)	Unsecured	317.00	NA	NA	0.00	0.00
CAPITAL ONE(*)	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE(*)	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE(*)	Unsecured	0.00	NA	NA	0.00	0.00
CERASTES LLC	Unsecured	0.00	5,190.19	5,190.19	303.78	0.00
CHASE/JPMORGAN CHASE(*)++	Unsecured	0.00	NA	NA	0.00	0.00
CHASE/JPMORGAN CHASE(*)++	Unsecured	0.00	NA	NA	0.00	0.00
CHASE/JPMORGAN CHASE(*)++	Unsecured	0.00	NA	NA	0.00	0.00
CHASE/JPMORGAN CHASE(*)++	Unsecured	0.00	NA	NA	0.00	0.00
CHASE/JPMORGAN CHASE(*)++	Unsecured	0.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CHASE/JPMORGAN CHASE(*)++	Unsecured	0.00	NA	NA	0.00	0.00
CITIZENS AUTO FINANCE(*)	Unsecured	0.00	NA	NA	0.00	0.00
CITIZENS AUTO FINANCE(*)	Unsecured	14,250.77	14,401.88	14,401.88	842.94	0.00
COMENITY BANK	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	0.00	NA	NA	0.00	0.00
CREDIT ACCEPTANCE CORP*	Secured	13,443.00	13,010.89	13,010.89	13,010.89	1,537.42
CREDIT MANAGEMENT CO	Unsecured	0.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	0.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	0.00	NA	NA	0.00	0.00
DELL FINANCIAL SERVICES LLC	Unsecured	0.00	NA	NA	0.00	0.00
DISABILITY MANAGEMENT SERVICE	Unsecured	182.37	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	3,997.02	2,886.72	2,886.72	168.96	0.00
DISCOVER BANK(*)	Unsecured	3,011.00	NA	NA	0.00	0.00
ECMC(*)	Unsecured	1,568.00	1,606.30	1,606.30	0.00	0.00
ERIE INSURANCE GROUP	Unsecured	52.50	NA	NA	0.00	0.00
FIDELITY BANK**	Unsecured	0.00	NA	NA	0.00	0.00
FIRST UNITED NATIONAL BANK	Unsecured	0.00	NA	NA	0.00	0.00
GE MONEY BANK++	Unsecured	0.00	NA	NA	0.00	0.00
GEMB/JCPENNEY++	Unsecured	0.00	NA	NA	0.00	0.00
GEMB/JCPENNEY++	Unsecured	0.00	NA	NA	0.00	0.00
GEMB/JCPENNEY++	Unsecured	0.00	NA	NA	0.00	0.00
GMAC*	Unsecured	0.00	NA	NA	0.00	0.00
GMAC*	Unsecured	0.00	NA	NA	0.00	0.00
HSBC BANK++	Unsecured	0.00	NA	NA	0.00	0.00
HUNTINGTON NATIONAL BANK(*)	Secured	14,596.00	14,182.88	14,182.88	14,182.88	1,681.71
IC SYSTEM INC	Unsecured	210.00	NA	NA	0.00	0.00
KNIGHTS OF COLUMBUS	Unsecured	121.25	NA	NA	0.00	0.00
KNIGHTS OF COLUMBUS	Unsecured	187.25	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	0.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	0.00	NA	NA	0.00	0.00
NAVIENT F/K/A SALLIE MAE ECFC	Unsecured	NA	0.00	0.00	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	8,153.71	8,355.33	8,355.33	0.00	0.00
ONE MAIN FINANCIAL(*)	Unsecured	7,418.00	NA	NA	0.00	0.00
PINNACLE CREDIT SERVICES	Unsecured	0.00	NA	NA	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	361.42	406.04	406.04	23.77	0.00
SALLIE MAE INC**	Unsecured	1,689.00	NA	NA	0.00	0.00
SALLIE MAE INC**	Unsecured	3,011.00	NA	NA	0.00	0.00
SALLIE MAE O/B/O DEPT OF EDUCATI	Unsecured	3,492.00	8,552.81	8,552.81	0.00	0.00
SEARS/CITI CARD USA*++	Unsecured	0.00	NA	NA	0.00	0.00
SEARS/CITI CARD USA*++	Unsecured	2,609.00	NA	NA	0.00	0.00
TAX AUTH OR TYPE TAX UNKNOWN	Unsecured	31.50	NA	NA	0.00	0.00
TD AUTO FINANCE	Unsecured	0.00	NA	NA	0.00	0.00
TD AUTO FINANCE	Unsecured	0.00	NA	NA	0.00	0.00
TD AUTO FINANCE	Unsecured	0.00	NA	NA	0.00	0.00
THD/CBSD	Unsecured	0.00	NA	NA	0.00	0.00
THD/CBSD	Unsecured	0.00	NA	NA	0.00	0.00
THD/CBSD	Unsecured	0.00	NA	NA	0.00	0.00
TMS PHYSICAL THERAPY	Unsecured	200.00	NA	NA	0.00	0.00
UPMC NORTHWEST	Unsecured	20.00	NA	NA	0.00	0.00
UPMC NORTHWEST	Unsecured	20.00	NA	NA	0.00	0.00
UPMC NORTHWEST	Unsecured	20.00	NA	NA	0.00	0.00
UPMC NORTHWEST	Unsecured	20.00	NA	NA	0.00	0.00
UPMC NORTHWEST	Unsecured	100.00	NA	NA	0.00	0.00
UPMC PHYSICIAN SERVICES++	Unsecured	250.00	NA	NA	0.00	0.00
US BANK**	Unsecured	0.00	NA	NA	0.00	0.00
VENANGO COUNTY TAX CLAIM BU	Secured	1,014.39	NA	NA	0.00	0.00
YAMAHA/GEMB	Unsecured	0.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$43,043.00	\$0.00
Mortgage Arrearage	\$4,156.86	\$4,156.86	\$0.00
Debt Secured by Vehicle	\$27,193.77	\$27,193.77	\$3,219.13
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$31,350.63</b>	<b>\$74,393.63</b>	<b>\$3,219.13</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$2,130.28	\$2,130.28	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$2,130.28</b>	<b>\$2,130.28</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$41,399.27</b>	<b>\$1,339.45</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$6,664.83</u>	
Disbursements to Creditors	<u>\$81,082.49</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$87,747.32</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/03/2017

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.